

**COMPARISON  
WORKERS' COMPENSATION VS DISABILITY RETIREMENT**

**WORKERS' COMPENSATION**

**VS**

**DISABILITY RETIREMENT**

1. Must have total or partial disability or permanent impairment of a scheduled member or function of the body.

2. Injury or illness must be job-related.

3. Compensation--66-2/3 percent of service pay without dependents or 75 percent of pay with dependents when totally disabled. If partially disabled, reduced benefits.

4. No minimum service required.

5. Tax free.

6. Periodic examinations are required.

1. Need only be disabled for current position and no equivalent position is available which the employee is capable of performing.

2. Disability does not have to be job-related.

3. Depends on the length of service as a Federal employee and the age of the employee. In most circumstances, minimum is 40 percent of the "high 3" average salary. Normally, the maximum is 80 percent with 41 years, 11 months of service.

4. Need 5 years civilian service (CSRS) or 18 months (FERS) to apply for disability retirement.

5. Taxable.

6. Periodic examinations are not required.

Figure 810-3. Workers' Compensation vs. Disability Retirement